

Start-Up Capital Requirement Estimate

Owner's Living Expenses

From the last paycheck to opening day \$ _____
Moving expenses _____
Three-months' cost-of-living budget after opening _____
Miscellaneous _____

Subtotal \$ _____

Initial Business Outlays

(deposits, prepayments, licenses, etc.)

Legal and professional services _____
Advertising/promotion for opening _____
Stationery and supplies _____
Three months' business rent _____
Telephone and utilities deposits _____
General excise tax _____
Business licenses and permits _____
Insurance premiums _____
Miscellaneous _____

Subtotal \$ _____

Initial Store/Office Improvements

Remodeling and decorating _____
Fixtures and equipment display _____
Installation labor _____
Signs outside/inside _____
Miscellaneous _____

Subtotal \$ _____

Inventory

Service, delivery equipment and supplies _____
Merchandise _____
Miscellaneous _____

Subtotal \$ _____

*Total Operating Expenses for Three Months
(minus depreciation expense)*

Special Reserve to Carry Accounts Receivable _____
Petty Cash, Change _____
General Reserve fund _____

TOTAL CAPITAL REQUIREMENT

\$ _____

Note: The "Total Capital Requirement" minus "Owner's Living Expenses" and "Total Operating Expenses for Three Months" should be approximately equal to the "Total Initial Costs" estimated earlier in *WORKSHEET 1*. Also, the per month estimate of "Owner's Living Expenses" may be transferred from *WORKSHEET 2*.